

NON-DELEGATED JUMBO Depreciating Markets Impacting Non-Delegated Jumbo Loans

The table below reflects Metropolitan Statistical Areas (MSAs) determined to be declining more than 5%. Non-Delegated Jumbo loans originated in a listed MSA must follow additional criteria specific to depreciating market areas, including but not limited to reduced LTV/CLTV limits.

Depreciating Markets: **Effective with new registrations on/after September 15, 2024.**

Updates are generally issued monthly.

The following MSAs are depreciating more than 5% (displayed in alphabetical order by state, then state and county code).

Property Address State	MSA #	State & County Code	Metro/ Micro Area Name	County Name
AR	26260	05057	Hope AR Micropolitan Statistical Area	Hempstead County (AR)
AR	N/A	05081	Texarkana TX-AR Metropolitan Statistical Area	Little River County (AR)
AR	45500	05091	Texarkana TX-AR Metropolitan Statistical Area	Miller County (AR)
CA	46380	06045	Ukiah CA Micropolitan Statistical Area	Mendocino County (CA)
LA	12820	22067	Bastrop LA Micropolitan Statistical Area	Morehouse Parish (LA)
MI	17740	26023	Coldwater MI Micropolitan Statistical Area	Branch County (MI)
MN	10660	27047	Albert Lea MN Micropolitan Statistical Area	Freeborn County (MN)
MN	21860	27091	Fairmont MN Micropolitan Statistical Area	Martin County (MN)
MN	47420	27167	Wahpeton ND-MN Micropolitan Statistical Area	Wilkin County (MN)
MS	15020	28085	Brookhaven MS Micropolitan Statistical Area	Lincoln County (MS)
MS	18060	28087	Columbus MS Micropolitan Statistical Area	Lowndes County (MS)
ND	47420	38077	Wahpeton ND-MN Micropolitan Statistical Area	Richland County (ND)
TN	35460	47029	Newport TN Micropolitan Statistical Area	Cocke County (TN)
TX	12420	48021	Austin-Round Rock TX Metropolitan Statistical Area	Bastrop County (TX)
TX	45500	48037	Texarkana TX-AR Metropolitan Statistical Area	Bowie County (TX)
TX	12420	48055	Austin-Round Rock TX Metropolitan Statistical Area	Caldwell County (TX)
TX	12420	48209	Austin-Round Rock TX Metropolitan Statistical Area	Hays County (TX)
TX	11980	48213	Athens TX Micropolitan Statistical Area	Henderson County (TX)
TX	44860	48223	Sulphur Springs TX Micropolitan Statistical Area	Hopkins County (TX)
TX	12420	48453	Austin-Round Rock TX Metropolitan Statistical Area	Travis County (TX)
TX	12420	48491	Austin-Round Rock TX Metropolitan Statistical Area	Williamson County (TX)